WASHINGTON, D.C. NEW YORK, NEW YORK KANSAS CITY, MISSOURI JEFFERSON CITY, MISSOURI OVERLAND PARK, KANSAS PHOENIX, ARIZONA LOS ANGELES, CALIFORN IRVINE, CALIFORNIA ROXANA WIZOREK DIRECT DIAL NUMBER (314) 259-2699

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April 12, 2001

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IN ASSOCIATION WITH BRYAN CAVE, A MULTINATIONAL PARTNERSHIP. LONDON, ENGLAND

> INTERNET ADDRESS RWIZOREK@BRYANCAVE.COM

Assistant Commissioner for Patents Washington, D.C. 20231

Re:

U.S. Patent Application Serial No. 09/760,113

SYSTEM AND METHOD FOR OPTIMIZING BENEFIT FRANCED

DESIGNS

Filed: January 12, 2001 Our Ref.: C18471/106453 APR 2 3 2001

Technology Center 2100

Sir:

Enclosed please find the following documents to be filed in connection with the above-identified application:

- This Transmittal Letter (1 page, in duplicate); 1)
- Information Disclosure Statement Under Rule 1.56; 2)
- 3) Form PTO-1449;
- 4) Copies of 4 references; and
- 5) Return postcard.

No fee is currently due. If it is determined that a fee is required, please charge any additional fees to Deposit Account No. 02-4467. Should you have any questions regarding the enclosed materials, please do not hesitate to contact us.

Very truly yours,

Reg. No. 46,110

RGL/kh **Enclosures**



Docket No.: C184971/106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Applicatio	n of:)
Barrett 7	Γoan and Robert Nease	Examiner: Not Yet Assigned
Serial No.: 09/	760,113) Art Unit: 2166
Filed: January	12, 2001	RECEIVED
For: SYSTE	M AND METHOD FOR) APR 2 3 2001
OPTIM DESIG	IZING BENEFIT PLAN NS	Technology Center 2100

INFORMATION DISCLOSURE STATEMENT UNDER RULE 1.56

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Applicant wishes to make of record the following additional documents (clean copies and Form(s) PTO-1449 are enclosed).

U.S. PATENT DOCUMENTS

A1	6,014,632	1/11/2000
A2	6,012,051	1/4/2000
A3	5,809,478	9/15/98
A4	5,754,980	5/19/98

OTHER DOCUMENTS

Applicant requests that these documents be considered by the Examiner before issuance of the next action and made of record in this file. The Examiner is also asked to initial and return a copy of the enclosed PTO-1449 form(s) to evidence such consideration.

This Information Disclosure Statement is being filed in accordance with the following provisions:

[X] CFR §1.97(b)(1). Within three months of the filing date of the national application. No fee is required.

[X] 37 CFR § 1.97(b)(3). To the best of the undersigned's knowledge, before the mailing date of a first Office Action on the merits. No fee is required.

If it is determined that a fee is required as set forth in 37 CFR § 1.17(p) or 1.17(i)(1), or if any additional fees are required, please charge such fee to Deposit Account No. 02-4467. A duplicate copy of this document is enclosed.

Respectfully submitted,

Roxana Wizorek

Registration No. 46,110

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Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Complete if Known Substitute for form 1449A/PTO SUPPLEMENTAL Application Numb r 09/760,113 Filing Date January 12, 2001 INFORMATION DISCLOSURE **First Named Inventor** Barrett Toan STATEMENT BY APPLICANT Group Art Unit 2166 (use as many sheets as necessary) **Examiner Name** Not yet assigned

Sheet 106453 3 Attorney Docket Number of **U.S. PATENT DOCUMENTS** U.S. Patent Document Pages, Columns, Lines, Date of Publication of Name of Patentee or Applicant Where Relevant Cited Document Number Kind Code² Passages or Relevant of Cited Document (if known) MM-DD-YYYY Figures Appear A1 6,014,632 Gamble et al. January 11, 2000 January 4, 2000 A2 6,012,051 Sammon, Jr. et al. А3 5,809,478 Greco et al. September 15, 1998 A4 5,754,980 Anderson et al. May 19, 1998 Technology Center 2100

FOREIGN PATENT DOCUMENTS									
Examiner Initials*	Cite No.1	Office ³	eign Patent C Number	Occume Kind Co (<i>if kno</i>	ode ⁵	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevent Figures Appear	T6
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Examiner	Date	
Signature	Considered	1

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner of Patents, Washington, DC 20231.





^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number, 2 See attached Kinds of U.S. Patent Documents, 3 Enter Office that issued the document, by the two-letter code (WIPO Standard (ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the senal number of the patent document. * Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.